

State of Washington
Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$169,797	13.25%	\$172,849	\$102,281	59.17%
2	Farmers Ins Co Of WA	21644	WA	\$137,211	10.71%	\$135,968	\$69,358	51.01%
3	Safeco Ins Co Of IL	39012	IL	\$90,117	7.03%	\$90,138	\$39,998	44.37%
4	Allstate Ins Co	19232	IL	\$84,847	6.62%	\$85,251	\$39,106	45.87%
5	Pemco Mut Ins Co	24341	WA	\$64,682	5.05%	\$64,590	\$29,122	45.09%
6	United Services Auto Assoc	25941	TX	\$43,955	3.43%	\$43,125	\$21,511	49.88%
7	Progressive Northwestern Ins Co	42919	OH	\$34,436	2.69%	\$26,038	\$12,082	46.40%
8	Progressive Max Ins Co	24279	OH	\$34,368	2.68%	\$33,532	\$14,918	44.49%
9	USAA Cas Ins Co	25968	TX	\$33,475	2.61%	\$32,670	\$15,804	48.38%
10	Pemco Ins Co	18805	WA	\$33,455	2.61%	\$33,278	\$15,957	47.95%
11	Allstate Prop & Cas Ins Co	17230	IL	\$30,277	2.36%	\$26,948	\$13,324	49.44%
12	Geico General Ins Co	35882	MD	\$30,098	2.35%	\$29,800	\$15,792	52.99%
13	Allstate Ind Co	19240	IL	\$24,492	1.91%	\$24,672	\$11,674	47.32%
14	Hartford Underwriters Ins Co	30104	CT	\$23,550	1.84%	\$23,960	\$11,275	47.06%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$23,229	1.81%	\$26,579	\$11,643	43.80%
16	Mid-Century Ins Co	21687	CA	\$19,986	1.56%	\$19,787	\$10,482	52.98%
17	Nationwide Mut Ins Co	23787	OH	\$17,587	1.37%	\$17,656	\$6,773	38.36%
18	Government Employees Ins Co	22063	MD	\$16,809	1.31%	\$16,824	\$8,904	52.92%
19	State Farm Fire And Cas Co	25143	IL	\$16,692	1.30%	\$17,462	\$10,339	59.21%
20	Liberty Mut Fire Ins Co	23035	MA	\$15,728	1.23%	\$14,310	\$6,724	46.99%
21	Geico Ind Co	22055	MD	\$15,022	1.17%	\$13,766	\$5,961	43.31%
22	Metropolitan Cas Ins Co	40169	RI	\$13,641	1.06%	\$12,902	\$5,479	42.46%
23	Encompass Ins Co Of America	10071	IL	\$12,664	0.99%	\$9,061	\$4,089	45.13%
24	Grange Ins Assn	22101	WA	\$12,525	0.98%	\$12,464	\$5,418	43.47%
25	Safeco Ins Co Of Amer	24740	WA	\$12,343	0.96%	\$12,578	\$6,565	52.20%
26	Property & Cas Ins Co Of Hartford	34690	IN	\$11,974	0.93%	\$10,074	\$5,173	51.35%
27	Country Mut Ins Co	20990	IL	\$10,987	0.86%	\$11,093	\$5,178	46.68%
28	Unigard Ins Co	25747	WA	\$10,012	0.78%	\$10,636	\$4,308	40.51%
29	American Commerce Ins Co	19941	OH	\$9,666	0.75%	\$8,866	\$4,013	45.26%
30	North Pacific Ins Co	23892	OR	\$9,323	0.73%	\$9,302	\$3,435	36.92%
31	Amex Assur Co	27928	IL	\$8,881	0.69%	\$8,478	\$5,024	59.26%
32	Amica Mut Ins Co	19976	RI	\$7,688	0.60%	\$7,586	\$2,794	36.83%
33	Financial Ind Co	19852	CA	\$7,520	0.59%	\$7,715	\$3,511	45.51%
34	Dairyland Ins Co	21164	WI	\$7,263	0.57%	\$7,484	\$3,401	45.44%
35	Illinois Natl Ins Co	23817	IL	\$7,134	0.56%	\$7,817	\$3,737	47.80%
36	Viking Ins Co Of WI	13137	CO	\$6,903	0.54%	\$6,052	\$2,608	43.09%
37	National Merit Ins Co	39004	WA	\$6,402	0.50%	\$6,414	\$3,142	48.99%
38	Nationwide Mut Fire Ins Co	23779	OH	\$6,396	0.50%	\$6,686	\$2,499	37.37%
39	Integon Ind Corp	22772	NC	\$6,225	0.49%	\$5,753	\$2,811	48.86%
40	General Ins Co Of Amer	24732	WA	\$5,897	0.46%	\$5,432	\$2,924	53.82%
All 192 Other Companies				\$148,232	11.57%	\$159,760	\$72,550	45.41%
Totals (Loss Ratio is average)				\$1,281,488	100.00%	\$1,275,357	\$621,687	48.75%

(1)Excluding all Loss Adjustment Expenses (LAE)